

ABSTRACT

5 A method and system for prepaying credits to a user account for  
communications services provided. If a system detects a predefined condition  
associated with a communications connection, the system deducts the cost of the  
communications connection from the credit in the user account. The predefined  
condition includes the origination of the communications connection from one of a  
plurality of predefined sources. Software for implementing the method may be  
implemented in a number of environments, including a computer system  
10 accessible remotely or a processor located on the user's telephone.

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